SUBSTITUTE JOINT DECLARATION FOR PATENT APPLICATION

As the below named inventors, we hereby declare that:

| Our residence, | post office address and citize | nship are as stated below | next to our names; | | |
|---|--|---|--|--|--|
| sought on the invention of is attacked was fill | are the original, first and joint entitled <u>SECURE ONLINE (</u> The here to. ed on <u>June 27, 2000</u> as Appled under the Patent Cooperation, filed, an | COMMERCE TRANSAC ication Serial Number 09 ion Treaty (PCT) and acco | TIONS, the specification of th | on of which | |
| | that we have reviewed and unity amendment referred to about | | the above-identified spe | cification, including the | |
| We hereby ackr Code of Federal Regulat | owledge the duty to disclose ions, §1.56(a). | information which is mate | erial to patentability in a | ccordance with Title 37, | |
| patent or inventor's certi | Prior F in foreign priority benefits un ficate listed below and have g date before that of the appli | also identified below any | es Code, §119 of any for foreign application(s) | oreign application(s) for for patent or inventor's | |
| County | Application No. | Date of Filing (day month year) | Date of Issue (c) (day month year) | Under:35 U-8/C-12 8/1/9-11 | |
| Australia | PQ 1265 | 28 June 1999 | | Yes | |
| Australia | PP 9660 | 8 April 1999 | | Yes | |
| We hereby clair listed below: | Prior United Standar Title | ates Provisional Apple 35, United States Code, | §119(e)(1) of any U.S. | | |
| g: U.S. Provisional App | dication No. | Date of Filling (1997) (day=month-year) | and the state of the beat of the state of th | ty.Claimed | |
| Prior United States Application(s) We hereby claim the benefit under Title 35, United States Code, §120 of any United States application(s) listed below and insofare as the subject matter of each of the plains of this pullipation is not displayed in the prior of the plains of this pullipation is not displayed in the prior of the plains of this pullipation is not displayed in the prior of the plains of this pullipation is not displayed in the prior of the plains of this pullipation is not displayed in the prior of the plains of this pullipation. | | | | | |

We hereby claim the benefit under Title 35, United States Code, §120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, §112, we acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, §1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

| Application Serial No | Date of Filings (1 | Status Patented Patented Pending Abandoned |
|-----------------------|--------------------|--|
| 09/544,499 | 07 April 2000 | Pending |

Banner & Witcoff Ref. No. 004875.00001 Client Ref. No. 200 1 059

Power of Attorney

And we hereby appoint, both jointly and severally, as our attorneys with full power of substitution and revocation, to prosecute this application and to transact all business in the Patent and Trademark Office connected herewith the practitioners at:

Customer Number: 22907 (WDC)

Please address all correspondence and telephone communications to the address and telephone number for this Customer Number.

We hereby declare that all statements made herein of our own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon. Signature Full Name of First Inventor Cohen **Family Name** First Given Name Second Given Name Residence 33 Salvado St., Cottesloe, Western Australia 6011 Citizenship Post Office Address SAME AS ABOVE APRIL 2002 Signature Wong Full Name of Second Inventor Andrew Yeng Hao Family Name First Given Name Second Given Name Residence 80 Paddington St., Paddington, New South Wals, 2021 Australia Citizenship Australian

Post Office Address

SAME AS ABOVE